

WHAT IS CLAIMED IS:

1. A method for verifying loan data for a loan being delivered by a seller to a purchaser, the loan having a first set of loan data associated with an underwriting process, the method comprising:
  - 5 receiving a second set of loan data for the loan from the seller, the second set of loan data associated with a delivery process;
  - retrieving the first set of loan data; and
  - comparing the first set of loan data and the second set of loan data to determine any differences.
- 10 2. A method according to claim 1, further comprising:
  - determining at least one difference between the first set of loan data and the second set of loan data; and
  - editing the second set of loan data.
- 15 3. A method according to claim 1, further comprising:
  - determining at least one difference between the first set of loan data and the second set of loan data; and
  - notifying the seller of the at least one difference.
- 20 4. A method according to claim 1, further comprising:
  - determining at least one difference between the first set of loan data and the second set of loan data; and
  - processing the second set of loan data using the underwriting process.
- 25 5. A method according to claim 1, further comprising:
  - determining at least one difference between the first set of loan data and the second set of loan data; and

determining a yield adjustment for the loan based on the at least one difference.

6. A method according to claim 1, further comprising:  
determining at least one difference between the first set of  
5 loan data and the second set of loan data; and  
determining a fee to be charged to the seller based on the at least one difference.

7. A system for verifying loan data for a loan being delivered by a seller to a purchaser, the loan having a first set of loan data  
10 associated with an underwriting process, the system comprising:  
means for receiving a second set of loan data for the loan from the seller, the second set of loan data associated with a delivery process;  
means for retrieving the first set of loan data; and  
15 means for comparing the first set of loan data and the second set of loan data to determine any differences.

8. A system according to claim 7, further comprising means for editing the second set of loan data upon determining at least one difference between the first set of loan data and the second set of  
20 loan data.

9. A system according to claim 7, further comprising means for notifying the seller of the at least one difference upon determining at least one difference between the first set of loan data and the second set of loan data.

25 10. A system according to claim 7, further comprising means for processing the second set of loan data using the underwriting

process upon determining at least one difference between the first set of loan data and the second set of loan data.

11. A system according to claim 7, further comprising:  
means for determining a yield adjustment for the loan based  
5 on at least one difference determined by the comparison of the first set of loan data and the second set of loan data.

12. A system according to claim 7, further comprising  
means for determining a fee to be charged to the seller based  
on at least one difference determined by the comparison of the first set of  
10 loan data and the second set of loan data.

13 A method for generating a price for a loan being  
delivered to a purchaser, the loan having a set of underwriting data having  
an identifier, the method comprising:  
receiving a set of delivery data from a seller;  
15 comparing the set of underwriting data to the set of delivery  
data to identify any differences;  
determining a price for the loan based on at least one of the  
delivery data and the underwriting data; and  
upon identifying at least one difference between the set of  
20 underwriting data and the set of delivery data, determining a price change  
based upon the at least one difference.

14. A method according to claim 13, wherein comparing  
the set of underwriting data and the set of delivery data includes  
comparing a predetermined set of information in the set of underwriting  
25 data and the set of delivery data.

15. A method according to claim 13, further comprising:  
generating an updated set of underwriting data based on the  
at least one difference; and  
determining a price based on the updated set of underwriting  
5 data.

16. A system for generating a price for a loan being  
delivered to a purchaser, the loan having a set of underwriting data having  
an identifier, the system comprising:

means for receiving a set of delivery data from a seller;  
10 means for comparing the set of underwriting data to the set  
of delivery data to identify any differences;  
means for determining a price for the loan based on at least  
one of the delivery data and the underwriting data; and  
means for determining a price change based upon at least  
15 one difference identified between the set of underwriting data and the set  
of delivery data.

17. A system according to claim 16, wherein comparing  
the set of underwriting data and the set of delivery data includes  
comparing a predetermined set of information in the set of underwriting  
20 data and the set of delivery data.

18. A system according to claim 16, further comprising:  
means for generating an updated set of underwriting data  
based on the at least one difference; and  
means for determining a price based on the updated set of  
25 underwriting data.

19. A method for verifying loan data for a loan being  
delivered by a seller to a purchaser, the loan having a set of underwriting

data generated by underwriting logic, the underwriting data having an identifier, the method comprising:

receiving a set of delivery data from the seller using delivery logic;

5                   accessing the set of underwriting data using the identifier;  
and

comparing the set of underwriting data to the set of delivery data to determine any differences.

20.   A method according to claim 19, further comprising:  
10                   determining at least one difference between the set of underwriting data and the set of delivery data; and  
                      editing the set of delivery data.

21.   A method according to claim 19, further comprising:  
                      determining at least one difference between the set of  
15   underwriting data and the set of delivery data; and  
                      notifying the seller of the at least one difference.

22.   A method according to claim 19, further comprising:  
                      determining at least one difference between the set of  
underwriting data and the set of delivery data;  
20                   providing the delivery data to the underwriting logic; and  
                      generating a second set of underwriting data based on the set of delivery data.

23.   A method according to claim 19, further comprising:  
                      determining at least one difference between the set of  
25   underwriting data and the set of delivery data; and  
                      determining a yield adjustment for the loan based on the at least one difference.

24. A method according to claim 19, further comprising:  
determining at least one difference between the set of  
underwriting data and the set of delivery data; and  
determining a fee to be charged to the seller based on the at  
least one difference.

25. A method according to claim 19, wherein accessing  
the set of underwriting data includes sending a request from the delivery  
logic to the underwriting logic to retrieve the set of underwriting data.

26. A system for verifying loan data for a loan being  
delivered by a seller to a purchaser, the loan having a set of underwriting  
data generated by underwriting logic, the underwriting data having an  
identifier, the system comprising:  
delivery logic, coupled to the underwriting logic, for receiving  
a set of delivery data from a seller and processing the set of delivery data,  
the delivery logic further including  
comparison logic for comparing the set of underwriting data  
to the set of delivery data to determine any differences.

27. A system according to claim 26, wherein the  
comparison logic sends a request including the identifier to the  
underwriting logic to retrieve the set underwriting data associated with  
the identifier.

28. A system according to claim 26, further comprising  
pricing logic coupled to the delivery logic for determining a price for the  
loan based on at least the delivery data.

29. A system according to claim 26, further including pricing logic, coupled to the comparison logic, for determining a yield adjustment based on at least one difference determined by the comparison logic.

5 30. A system according to claim 26, wherein upon determining at least one difference between the set of underwriting logic and the set of delivery logic, the set of delivery data is sent to the underwriting logic to generate a second set of underwriting data based on the set of delivery data.

10 31. A system according to claim 26, further including pricing logic, coupled to the comparison logic, for determining a fee to be charged to the seller based on at least one difference determined by the comparison logic.

15 32. A system according to claim 26, further comprising notification logic, coupled to the delivery logic, for notifying the seller of at least one difference determined by the comparison logic.

33. A system according to claim 26, wherein the delivery logic further includes editing logic for editing the set of delivery data

20 34. A method for verifying loan data for a loan being delivered by a loan originator to a lender, the loan having a first set of loan data associated with a underwriting process, the method comprising:  
receiving a second set of loan data for the loan from the loan originator, the second set of loan data associated with a loan origination process;

25 retrieving the first set of loan data; and  
comparing the first set of loan data and the second set of loan data to determine any differences.

35. A method according to claim 34, further comprising:  
determining at least one difference between the first set of  
loan data and the second set of loan data; and  
notifying the loan originator of the at least one difference.

5 36. A method for verifying loan data for a loan, the loan  
having a first set of loan data associated with an underwriting process,  
the method comprising:  
receiving a second set of loan data for the loan;  
retrieving the first set of loan data;  
10 comparing the first set of loan data and the second set of  
loan data to determine any differences; and  
reporting any differences.

37. A method for verifying loan data for a loan to be  
delivered by a seller to a purchaser, the loan having a first set of loan data  
15 associated with an underwriting process, the method comprising:  
receiving a second set of loan data for the loan from the  
seller, the second set of loan data associated with a delivery process;  
retrieving the first set of loan data;  
comparing the first set of loan data and the second set of  
20 loan data to determine any differences; and  
determining a yield adjustment for the loan based on at least  
one difference;  
wherein the seller determines not to deliver the loan to the  
purchaser based on the yield adjustment.

25 38. A system for verifying loan data for a loan, the loan  
having a set of underwriting data provided by underwriting logic, the set  
of underwriting data having an identifier, the system comprising:



a data source configured to receive a set of loan data for the loan; and

comparison logic coupled to the data source and the underwriting logic, the comparison logic configured to compare the set of  
5 underwriting data to the set of loan data to determine any differences.